

United States Bankruptcy Court
Middle District of Tennessee

In re:
John Terence Tennyson
Debtor

Case No. 21-00053-CMW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0650-3
Date Rcvd: Apr 23, 2021

User: jlm5452
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db	+ John Terence Tennyson, 3701 Biltmore Ct., Mount Juliet, TN 37122-7519
cr	+ Xingkui Guo, c/o Coles & Holton, LLP, 764 Roycroft Place, Nashville, TN 37203-5512
7250586	+ Auto Mrt, 2721 Nolensville Pike, Nashville TN 37211-2218
7250587	+ DAVIDSON CO GEN SESS CT, PO BOX 196304, NASHVILLE TN 37219-6304
7250589	+ First Choice Po, 476 W Vermont Ave, Escondido CA 92025-6529
7250591	+ GARNER & CONNER, PO BOX 5059, Maryville TN 37802-5059
7250595	+ IRS, C/O US ATTY OFFICE, 110 9TH AVE SO #A-961, NASHVILLE TN 37203-3870
7250597	+ Midland Credit Managem, 320 East Big Beaver, Troy MI 48083-1238
7250598	+ Midlandcre, 320 East Big Beaver, Troy MI 48083-1238
7250599	+ Regions Bank, Po Box 110, Hattiesburg MS 39403-0110
7250600	+ U S Dept Of Ed/gsl/atll, Po Box 5609, Greenville TX 75403-5609
7250601	+ WILSON CO GEN SESS CT, RE: 2019-CV-4358, 228 E MAIN ST, LEBANON TN 37087-2888
7250602	+ WILSON CO GEN SESS CT, RE: 2019-CV-4458, 228 E MAIN ST, LEBANON TN 37087-2888
7250603	Wilson County Clerk & Master, 3660, 134 S College St # 200, Lebanon TN 37087

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7262153	EDI: PHINAMERI.COM	Apr 24 2021 02:43:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
7250585	+ EDI: AMEREXPR.COM	Apr 24 2021 02:43:00	Amex, P.o. Box 981537, El Paso TX 79998-1537
7250588	+ EDI: DISCOVER.COM	Apr 24 2021 02:43:00	Discover Fin Svcs Llc, Pob 15316, Wilmington DE 19850-5316
7250590	+ Email/Text: bankruptcies@foxcollection.com	Apr 24 2021 01:22:00	Fox Collection Center, Pob 528, Goodlettsville TN 37070-0528
7250592	+ EDI: PHINAMERI.COM	Apr 24 2021 02:43:00	Gm Financial, Po Box 181145, Arlington TX 76096-1145
7250593	Email/Text: headwaybnc@enova.com	Apr 24 2021 01:22:00	Headway Capital, 175 W Jackson Blvd Suite 1000, Chicago IL 60604
7250594	EDI: IRS.COM	Apr 24 2021 02:43:00	IRS, CNTRLZD INSOLVENCY OPRTN, PO BOX 7346, PHILADELPHIA PA 19101-7346
7250596	EDI: JPMORGANCHASE	Apr 24 2021 02:43:00	Jpmcb Card, Po Box 15369, Wilmington DE 19850
7251368	+ EDI: PRA.COM	Apr 24 2021 02:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
7250604		Xingkui Guo
7265704	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2021 at the address(es) listed below:

Name	Email Address
AARON J NASH	on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial anash@evanspetree.com, bfox@evanspetree.com
JEANNE ANN BURTON	TN24@ecfbis.com
LEFKOVITZ AND LEFKOVITZ, PLLC	on behalf of Debtor John Terence Tennyson slefkovitz@lefkovitz.com sllbkecf@gmail.com;khancock@lefkovitz.com;lefkovitzcvlecf@lefkovitz.com;r52946@notify.bestcase.com;mspezia@lefkovitz.com
Nicholas Alexander Holton	on behalf of Creditor Xingkui Guo nick.holton@colesandholton.com josh.coles@colesandholton.com;info@colesandholton.com
PRA Receivables Management, LLC	claims@recoverycorp.com
SHILPINI BURRIS	on behalf of Creditor Regions Bank d/b/a Regions Mortgage shilpini.burris@brockandscott.com
US TRUSTEE	ustpregion08.na.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:Debtor 1 **John Terence Tennyson**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0403**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**Case number: **3:21-bk-00053****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John Terence Tennyson

4/23/21**By the court:** Charles M Walker
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.